

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known				
Applicati n Number	09/772,427			
Filing Date	January 30, 2001			
First Named Inventor	LAWRENCE			
Group Art Unit				
Examiner Name	Not yet assigned			
Attorney Docket Number	3499-093			

				U.S. PATENT DOCUMENT	TS	
Examiner Initials*	Cite No.1	U.S. Patent Do	cument Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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				FOREIGI	N PATENT DOCUMENTS			
Examiner Initials*	Cite No.	Office ³	Foreign Patent Doc.	Kind Code ⁵ (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw fine through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449A/PTO	Complete if Known		
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Attorney Docket Number

3499-093

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		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
NOT	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.			
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